Electronic Acknowledgement Receipt			
EFS ID:	5603173		
Application Number:	10709184		
International Application Number:			
Confirmation Number:	3183		
Title of Invention:	METHOD AND SYSTEM TO MANAGE A CREDIT PORTFOLIO AND TO TRIGGER CREDIT ACTIONS		
First Named Inventor/Applicant Name:	Kris Gagnon		
Customer Number:	24239		
Filer:	Robert Brian Drozd/Faye Wigfall		
Filer Authorized By:	Robert Brian Drozd		
Attorney Docket Number:	014033-23		
Receipt Date:	29-JUN-2009		
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		023_ReqRecon_062909.pdf	382265	ves	7
,			ce2d2202c4d9bf9a23c7cc714c0677625653 2e58	, l	,

manipure bescript	Multipart Description/PDF files in .zip description		
Document Description	Start	End	
Amendment/Req. Reconsideration-After Non-	Final Reject 1	1	
Applicant Arguments/Remarks Made in an Ar	mendment 2	7	

Warnings:

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.